

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
HSBC Bank USA, National Association as Trustee for  
Ellington Loan Acquisition Trust 2007-1, Mortgage Pass-  
Through Certificates, Series 2007-1

In Re:  
Norma M. Manrique,  
  
Debtor.



Order Filed on June 19, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-11537 VFP

Adv. No.:

Hearing Date: 5/21/2020 @ 10:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: June 19, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtors: Norma M. Manrique

Case No: 20-11537 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for Ellington Loan Acquisition Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 805 3rd Street, Secaucus, NJ, 07094, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Nicholas Fitzgerald, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 3, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2020 through April 2020 for a total post-petition default of \$10,244.94 (3 @ \$3,633.81, \$656.49 less suspense)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,244.94 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor and Secured Creditor have agreed to a forbearance agreement for the payments due for the months of May 2020 through October 2020 which may be subject to extension upon mutual agreement or applicable law; and

It is further **ORDERED, ADJUDGED and DECREED** that upon the expiration of the forbearance period on October 31, 2020, or as may be extended, Debtor shall make arrangements with Secured Creditor to address the payments covered by the forbearance period; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments shall resume on November 1, 2020, or upon the expiration of the forbearance period, whichever is later; and

It is further **ORDERED, ADJUDGED and DECREED** that if the parties do not reach an agreement regarding the payments covered by the forbearance period within thirty (30) days of the expiration of the initial or extended forbearance period, or if any of the regular monthly mortgage payments the come due after the expiration of the forbearance period are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Norma M Manrique  
DebtorCase No. 20-11537-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Norma M Manrique, 805 Third Street, Secaucus, NJ 07094-3411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Christian Del Toro on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
cdeltoro@martonelaw.com, bky@martonelaw.com

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
Ellington Loan Acquisition Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com

Jill Manzo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas Fitzgerald on behalf of Debtor Norma M Manrique Fitz2Law@gmail.com

Shauna M Deluca on behalf of Creditor HSBC Bank USA sdeluca@rasflaw.com

Shauna M Deluca on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
Ellington Loan Acquisition Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1  
sdeluca@rasflaw.com

Sindi Mncina on behalf of Creditor HSBC Bank USA smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10